





**19**  
S/EW

♠ 965  
♥ 62  
♦ A95  
♣ A9873

♠ AJ842  
♥ A9  
♦ QT73  
♣ 54

♠ K7  
♥ K8754  
♦ KJ82  
♣ Q2

♠ QT3  
♥ QJT3  
♦ 64  
♣ KJT6

8  
11 12  
9

Opt res:  
EW 4S; -620

N	S
1	1
E	W
1	1
4	4
2	2
4	4

**20**  
W/All

♠ AT  
♥ KT7642  
♦ 982  
♣ T6

♠ K8653  
♥ 85  
♦ KT64  
♣ Q3

♠ 972  
♥ 93  
♦ J  
♣ AKJ9872

♠ QJ4  
♥ AQJ  
♦ AQ753  
♣ 54

7  
8 9  
16

Opt res:  
NS 2H; 140

N	S
3	3
3	3
E	W
1	1
1	1
1	1

**21**  
N/NS

♠ QT6  
♥ KQJT832  
♦ QT  
♣ 8

♠ 3  
♥ A4  
♦ AK7654  
♣ AQ43

♠ KJ42  
♥ 965  
♦ J98  
♣ KJ2

♠ A9875  
♥ 7  
♦ 32  
♣ T9765

10  
17 9  
4

Opt res:  
EW 6N; -990

N	S
1	1
E	W
6	6
6	6
6	6
4	4

**22**  
E/EW

♠ J4  
♥ K8  
♦ AT8742  
♣ J32

♠ 7  
♥ AJ754  
♦ 6  
♣ KQT876

♠ T98653  
♥ T3  
♦ QJ9  
♣ 54

♠ AKQ2  
♥ Q962  
♦ K53  
♣ A9

9  
10 3  
18

Opt res:  
S 3N; 430

N	S
1	4
2	2
1	1
5	5
E	W
1	1

**23**  
S/All

♠ AJ8764  
♥ K  
♦ 876  
♣ KT2

♠ KT3  
♥ A842  
♦ JT54  
♣ Q5

♠ Q95  
♥ J653  
♦ A3  
♣ 9864

♠ 2  
♥ QT97  
♦ KQ92  
♣ AJ73

11  
10 7  
12

Opt res:  
NS 3N; 600

N	S
3	3
2	2
1	1
3	3
3	3

**24**  
W/-

♠ K7  
♥ AT64  
♦ T8743  
♣ KT

♠ T9  
♥ K53  
♦ KJ652  
♣ Q95

♠ AJ654  
♥ Q97  
♦ AQ  
♣ J62

♠ Q832  
♥ J82  
♦ 9  
♣ A8743

10  
9 14  
7

Opt res:  
EW 2NX; 100

N	S
1	1
2	2
E	W
1	1
1	1

**25**  
N/EW

♠ 763  
♥ KQJ6  
♦ 532  
♣ KQ7

♠ K4  
♥ T2  
♦ AJT74  
♣ A954

♠ QJ  
♥ A9873  
♦ Q86  
♣ T32

♠ AT9852  
♥ 54  
♦ K9  
♣ J86

11  
12 9  
8

Opt res:  
NS 3SX; -100

N	S
2	2
E	W
2	2
2	2
3	3
3	3

**26**  
E/All

♠ T962  
♥ K8  
♦ Q63  
♣ T954

♠ J854  
♥ T54  
♦ 852  
♣ Q87

♠ AK7  
♥ QJ96  
♦ AKT9  
♣ AK

♠ Q3  
♥ A732  
♦ J74  
♣ J632

5  
3 24  
8

Opt res:  
EW 3N; -630

N	S
4	4
3	3
4	4
3	3
1	1

**27**  
S/-

♠ KQ85  
♥ T98  
♦ K532  
♣ K2

♠ AJT73  
♥ K  
♦ Q7  
♣ AQT94

♠ 6  
♥ QJ7652  
♦ AT64  
♣ J5

♠ 942  
♥ A43  
♦ J98  
♣ 8763

11  
16 8  
5

Opt res:  
W 4H; -420

N	S
2	2
2	2
3	4
2	2
4	4

**28**  
W/NS

♠ A97  
♥ KT643  
♦ Q72  
♣ 84

♠ K2  
♥ AQJ7  
♦ AJT8  
♣ A76

♠ J85  
♥ 9852  
♦ 93  
♣ QJT2

♠ QT643  
♥ -  
♦ K654  
♣ K953

9  
19 4  
8

Opt res:  
EW 3CX, EW 3HX; 100

N	S
1	2
1	
E	W
2	2
2	2